

BHIM UPI Incentive Scheme



Pay your Tata Power-DDL bill using BHIM App, either by getting Direct Billing details under Bill Pay option or by entering VPA - Virtual Payment Address (TPDDL<CA No.>@yesbanktd) or by scanning the Dynamic QR code printed on Bills and get different incentives offered by Govt. of India.

Bharat Interface for Money (BHIM) is a payment application that lets you make simple, easy and quick transactions using Unified Payments Interface (UPI - payment method to transfer money between 2 parties) and developed by National Payments Corporation of India (NPCI). You can make direct bank payments to anyone on UPI using their UPI ID or scanning their QR Code with the BHIM app.

Terms & Conditions for Consumers:

- i. It is a Government of India scheme exclusively for BHIM App users.
- ii. **Joining Cashback**
 - a. New BHIM app user on downloading, installing and successfully completing one financial transaction of minimum amount > Re. 1 will get cashback of Rs.51/-.
 - b. The joining cashback will be received only once.
 - c. The cashback will be credited to the bank account of the user within 3 working days.
 - d. The scheme is applicable for BHIM App only.
- iii. **Cashback on Transactions:** The scheme is applicable to both BHIM as well as BHIM UPI users of the Bank:
 - A. If Minimum transaction amount is Rs.100/- per transaction**
 - a. App users will get cashback of Rs.25/- per unique financial transaction.
 - b. Incentive will be paid for maximum for 20 unique transactions per calendar month. Only unique transactions will be eligible for incentive.
 - c. Maximum cashback which can be received by a user is ₹ 500 per calendar month (₹ 25 per transaction x 20 unique transactions)
 - B. If the minimum transaction amount is > ₹ 10 per transaction:**
 - a. Number of transactions per month >25 but less than 50 – Max cashback Rs.100/-.
 - b. Number of transactions per month >50 but less than 100 – Max cashback Rs.200/-.
 - c. Number of transactions per month >100 – Max cashback Rs.250/-
 - C. Cashback for transactions with BHIM /BHIM UPI App(s) users will be paid on monthly basis and will be credited to their bank account within 10 working days of the next month**
- iv. Calendar month will be used for calculation of “month”
- v. Maximum eligible cashback is ₹ 750 per user per calendar month (₹ 25 per transaction x 20 unique transactions) + (₹ 250 based on minimum transaction value is > ₹ 10).
- vi. The cashback Offers are valid till 31st March, 2019.
- vii. BHIM can be used currently on all handsets with iOS (version 8.1 & above) & Android OS (version 4.2 & above). Dial *99# to avail features of BHIM without internet on any mobile phone.
- viii. To use BHIM, your mobile number should be registered with the bank and a debit card linked to that account is must.
- ix. Government of India solely reserves the right to withdraw and/or alter any of the terms and conditions of the offer at any time without prior notice.

Steps to install BHIM app:

<https://www.bhimupi.org.in/what-we-do>

For more details on the Incentive schemes:

<https://www.bhimupi.org.in/faq-s>